

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kimberly A. Marsh  
 Debtor

Case No. 19-12796-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db	+Kimberly A. Marsh,	570 West Dekalb Pike, Apt. 310,	King of Prussia, PA 19406-3073
14317255	+Barry R Marsh,	436 Keebler Road,	King of Prussia, PA 19406-1864
14317259	+Comenitycb/myplacerrws,	Po Box 182120,	Columbus, OH 43218-2120
14317263	+Nationstar/Mr. Cooper,	8950 Cypress Waters Blvd,	Coppell, TX 75019-4620
14317273	+Toyota Motor Credit,	600 Emerson Rd #310,	Creve Coeur, MO 63141-6762

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:01:47	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:08	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:41	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
14317256	+EDI: CAPITALONE.COM Aug 10 2019 07:28:00	Capital One Bank Usa N, Po Box 30281,
	Salt Lake City, UT 84130-0281	
14317257	+EDI: CHASE.COM Aug 10 2019 07:28:00	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
14317258	+EDI: WFNBNB.COM Aug 10 2019 07:28:00	Comenity Bank/pier 1, Po Box 182789,
	Columbus, OH 43218-2789	
14317260	+E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Aug 10 2019 04:02:44	
	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225,	Hazelwood, MO 63042-2429
14317261	+E-mail/Text: bncnotices@becket-lee.com Aug 10 2019 03:59:28	Kohls/capone, Po Box 3115,
	Milwaukee, WI 53201-3115	
14317262	+EDI: MERRICKBANK.COM Aug 10 2019 07:28:00	Merrick Bank Corp, Po Box 9201,
	Old Bethpage, NY 11804-9001	
14317264	+E-mail/Text: bnc@nordstrom.com Aug 10 2019 03:59:36	Nordstrom/td Bank Usa,
	13531 E. Caley Ave, Englewood, CO 80111-6504	
14317265	+E-mail/Text: paparalegals@pandf.us Aug 10 2019 04:02:40	Patenaude & Felix,
	501 Corporate Drive Southpointe, Suite 205,	Canonsburg, PA 15317-8584
14317266	+EDI: PRA.COM Aug 10 2019 07:28:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
	Norfolk, VA 23502-4952	
14317267	+EDI: RMSC.COM Aug 10 2019 07:28:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14317268	+EDI: RMSC.COM Aug 10 2019 07:28:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14317269	+EDI: RMSC.COM Aug 10 2019 07:28:00	Syncb/paypal Smart Con, Po Box 965005,
	Orlando, FL 32896-5005	
14317270	+EDI: RMSC.COM Aug 10 2019 07:28:00	Syncb/tjx Cos Dc, Po Box 965015,
	Orlando, FL 32896-5015	
14317271	+EDI: RMSC.COM Aug 10 2019 07:28:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
14318006	+EDI: RMSC.COM Aug 10 2019 07:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC,
	PO Box 41021, Norfolk, VA 23541-1021	
14317272	+EDI: WTRRNBNB.COM Aug 10 2019 07:28:00	Td Bank Usa/targetcred, Po Box 673,
	Minneapolis, MN 55440-0673	
14317275	+EDI: USAA.COM Aug 10 2019 07:28:00	Usaa Savings Bank, 10750 Mc Dermott,
	San Antonio, TX 78288-1600	
14317276	EDI: WFFC.COM Aug 10 2019 07:28:00	Wf Crd Svc, Credit Bureau Dispute Resoluti,
	Des Moines, IA 50306	
14317277	+EDI: WFFC.COM Aug 10 2019 07:28:00	Wf Pl1, P.O. Box 94435, Albuquerque, NM 87199-4435
		TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14317274\* +Toyota Motor Credit Corporation, 600 Emerson Rd #310, Creve Coeur, MO 63141-6762

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com  
JOSEPH L QUINN on behalf of Debtor Kimberly A. Marsh CourtNotices@rqplaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Kimberly A. Marsh</u>	Social Security number or ITIN	<u>xxx-xx-7782</u>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-12796-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kimberly A. Marsh  
fka Kimberly A Pohar, fka Kimberly A Furson

8/8/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**